



Entered on Docket
September 18, 2009

A handwritten signature in black ink, appearing to read "Bruce A. Markell".

Hon. Bruce A. Markell
United States Bankruptcy Judge

WILDE & ASSOCIATES

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Wells Fargo Bank, N.A.
09-70628 / 0138424692

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA**

In Re:

Annie Phillips

-

Debtors.

BK-S-09-15389-bam

MS Motion No.

Date: 9/11/09

Time: 1:30pm

Chapter 13

ORDER RE ADEQUATE PROTECTION

Secured Creditor's Motion for Relief from the Automatic Stay having come on for hearing in the above-entitled Court, all appearances as noted on court record, and based upon all the papers and pleadings on file herein and good cause appearing therefor,

IT IS HEREBY ORDERED, ADJUDGED and DECREED that the debtor will cure the post-petition arrearages currently due as follows:

4 Monthly Payments at \$2,120.12 (May 1, 2009-August 1, 2009)	\$8,480.48
3 Late Charges at \$91.53 each (May 16, 2009-July 16, 2009)	\$ 274.59
Motion Filing Fee	\$ 150.00
Attorneys Fees	<u>\$ 750.00</u>
Total Arrearage	\$9,655.07

The above arrearage shall be paid in six (6) monthly installments of \$1,609.18. These payments shall be in addition to the regular monthly payment and shall be due on or before the 20th day of the month commencing with the August 20, 2009 payment and continuing throughout and concluding on or before January 20, 2010.

IT IS FURTHER ORDERED, ADJUDGED and DECREED that the Secured Creditor shall give Debtors at least five business days' notice of the time, place and date of sale.

IT IS FURTHER ORDERED, ADJUDGED and DECREED that the Debtor shall resume and maintain the regular monthly payments in a timely fashion, outside of any Bankruptcy Plan, beginning with the September 1, 2009 payment, on Secured Creditor's Trust obligation, encumbering the subject Property, generally described as 9188 Mangostone Lane , Las Vegas, NV 89147, and legally described as follows:

LOT 33 IN BLOCK C OF BARCELONA, AS SHOWN BY MAP THEREOF ON FILE IN BOOK 73 OF PLATS. PAGE 12 IN THE OFFICE OF THE COUNTY RECORDER OF CLARK COUNTY, NEVADA AND AMENDED BY THAT CERTIFICATE OF AMENDMENT RECORDED JULY 12, 1996 AS INSTRUMENT/FILE NO. 01763 IN BOOK 960712 OFFICIAL RECORDS.

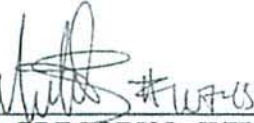
IT IS FURTHER ORDERED, ADJUDGED and DECREED that if the Debtors fail to make any payments as stated in this Order, or fail to maintain the regular monthly payments on Secured Creditor's Trust Deed obligation, allowing the normal grace period, then Secured Creditor may file and serve upon Debtors and Debtors' counsel, a fifteen (15) Day Notice Declaration Re Breach of Condition. For each such Declaration Re Breach of Condition filed, there shall be assessed an attorney fees of \$100.00, to be paid by the Debtors upon any reinstatement. If upon the sixteenth (16th) day Debtors have failed to cure the delinquency, then Secured Creditor may submit to this Court an Order vacating the automatic stay as to Secured Creditor, and Secured Creditor may thereafter proceed with foreclosure proceedings upon the

subject Property, pursuant to applicable State Law, and take any action necessary to obtain complete possession thereof.

Submitted by:

WILDE & ASSOCIATES

By



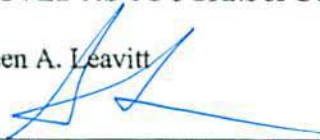
GREGORY L. WILDE, ESQ.

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APPROVED AS TO FORM & CONTENT:

Kathleen A. Leavitt

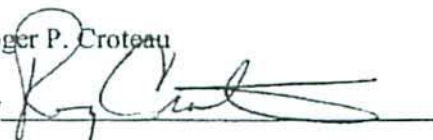
By



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Las Vegas, NV 89101

Roger P. Croteau

By



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